

Let The Buyer Beware FAQs

What is required to register and title my vehicle?

⇒ *Proof of ownership, New York State insurance card (scanable), bill of sale, proof of identification: NYS drivers license or 6 pints of ID.*

How much does registering a vehicle cost?

⇒ *A New York State Title -\$50, license plates -\$25, sales tax based on sale price and county in which you reside, registration fee— determined by weight of vehicle and county use tax.*

Can anyone other than the person listed as owner on the title sign as the seller?

⇒ *The title must be signed by person listed as owner; unless granted as Power of Attorney or in the case of a deceased owner (a death certificate or Letter of Administration needs to be presented).*

Can a vehicle be registered under another name other than who the vehicle is titled to?

⇒ *Yes. The registrant maybe different from the owner. However the owner must give written consent (MV-82, Section 3) and the owners ID and title must be presented.*

If I have any issues with a New York State Registered Dealer, Repair Facility or Inspection Center who do I contact?

⇒ *Contact the New York State Department of Motor Vehicles - Division of Vehicle Safety at 1-518-474-8943*

Important Contact Information

New York State Division of Consumer Protection
www.dos.ny.gov/consumerprotection
1-800-697-1220

Office of the Attorney General
1-518-474-8583

**Erie County Clerk's
Outreach Center
716-858-8864**

OFFICE OF THE ERIE COUNTY CLERK

From the desk of Mickey Kearns

Dear Constituent,

As your Erie County Clerk, I am happy to provide you with this resource guide with tips on how to buy your next new or used vehicle.

I hope you find the information provided useful and it protects you from making an uneducated purchase!

Please feel free to contact my office at any time with any questions or concerns you may have.

Regards,

Michael P. Kearns



92 Franklin Street • Buffalo, New York 14202

Phone: (716) 858-8785

E-mail: ErieCountyClerkOffice@erie.gov



**Important
Consumer Tips
Before You Buy
or Lease!**

Michael P. Kearns

ERIE COUNTY CLERK



New and Used Car Buying Guide

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Compliments of Erie County Clerk Michael P. Kearns



Know Your Price Range

- Before you start looking at cars, determine what you can afford to pay. Consider:
- How much do you have on hand to pay up front, in cash and/or trade-ins?
- If you will borrow, what is the highest monthly payment you can afford? Take into account take-home income, living expenses and any debt you currently owe.

Choosing a Vehicle

- Do some research. Websites, such as Consumer Reports, include reviews of reliability and value for new and used cars over several model years. They also compare functions to help you choose a make and model.
- Other sources, such as Edmunds or Kelly Blue Book, record the price of new and used cars. Some surveys indicate that consumers who carefully research the price of cars pay an average of 5% less than consumers who have not.
- Test drive any vehicle you are interested in, including driving on different road conditions.

Choosing a Dealer

- Check with the Better Business Bureau to find out if the dealer is reputable.
- Be sure you are buying from the true owner of the vehicle, whose name is on Certificate of Title.
- Considering a private sale for a used car? You may find a lower price, but such a sale is not covered by the Used Car Lemon Law, that provides protections.

Trade-Ins

- Trading in your current vehicle? Remember: a selling price discount is sometimes off-set by under-valuing a trade-in or charging a higher interest rate.
- Get a trade-in value from several dealers.
- Check web sites or publications such as the N.A.D.A. Official Used Car Guide (nadaguides.com) or Kelly Blue Book (kbb.com) for suggested trade-in values.

Considering a Used Car?

Have a trusted mechanic check out a used car before you buy it;

Check an online service, such as CarFax.com, to find accident and repair records, including whether a car was declared salvage, labeled a "lemon," or if there are problems with the odometer.

Beware of Odometer Tampering

Check the title carefully for inconsistencies, erasures and numbers that appear to have been written over;

Be very wary of titles that say "**NOT THE ACTUAL MILEAGE**", "**REBUILT**" or "**SALVAGE**"

Look for signs of tampering - loose dashboard, broken speedometer, digits on the left side that don't lineup.

Buying a Car?

*Before You Negotiate:
Lingo You Need To Know*

Manufacturer's Suggested Retail Price ("MSRP") is the price recommended by the manufacturer that is posted on a new car. Most are *NOT* sold at this price.

Invoice Price is the manufacturer's initial charge to the dealer. Because this usually is higher than the dealer's actual cost (the dealers receive rebates and other discounts), it should not be used in auto advertising, unless it reflects the dealers' total final cost.

Extended Warranties or **Service Contracts** are expensive and very profitable to the dealer. Check carefully to see what both the manufacturer's warranty and the extended warranty cover. Often, the items most likely to need repair or replacement will not be covered by the extended warranty. A copy of the terms and conditions of the service contract must be provided by the dealership. You are entitled to a full refund, less any claims paid, within twenty days of the mailing of the service contract or within ten days if the contract is delivered at the time of sale.

Refunds of Deposits

Many consumers mistakenly believe they are entitled to a refund of their deposit if they decide not to buy a car. However, there is no right to cancel a contract, unless the dealer fails to conspicuously post the refund policy. If the dealer assists you in arranging for financing and you have not picked up the vehicle, you may cancel at any time prior to signing a finance agreement and receive a full refund.

Proofs of Ownership

For a new vehicle purchased from a New York State registered dealer - the proof of ownership is a Manufacturer's Certificate of Origin (MCO) and the dealer's "Certificate of Sale" (MV-50).

For a used vehicle purchased from a New York State registered dealer - the proof of ownership is the Certificate of Title (MV-999), or a transferable registration for 1972 and older models, signed over to the dealer, and the dealer's Certificate of Sale (MV-50) showing ownership transfer to you. The dealer must complete, and you must acknowledge by signing, the appropriate odometer and damage disclosure statements.

For a used vehicle bought from a private seller - the proof of ownership is the Certificate of Title (MV-999), or a transferable registration for 1972 or older models, signed over to you. The seller must complete, and you must acknowledge by signing, the appropriate odometer and damage disclosure statements. **NOTE: Any changes or erasure to original Certificate of Title voids the document. A new title will need to be issued to original owner.**

The Lemon Laws

New York State's new and used car lemon laws provide legal remedies for consumers who buy or lease cars. If a car does not live up to the written warranty and cannot be repaired - or if it has not been repaired correctly after a reasonable number of attempts - the consumer could receive a refund or replacement car. For information and assistance concerning the Lemon Laws, contact: New York State Consumer Protection Board Complaint Unit at 1-800-697-1220.